

**Information to identify the case:**

Debtor 1	<u>James A. Hagel Jr.</u>	Social Security number or ITIN	xxx-xx-1569
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dana C. Hagel</u>	Social Security number or ITIN	xxx-xx-8651
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-27748-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James A. Hagel Jr.  
aka James A. Hagel Jr.

Dana C. Hagel

10/10/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 James A. Hagel, Jr.  
 Dana C. Hagel  
 Debtors

Case No. 13-27748-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 72

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db/jdb +James A. Hagel, Jr., Dana C. Hagel, 4750 Mays Landing-Somers Point Rd.,  
 Mays Landing, NJ 08330-1687  
 514141177 +ACI, Attn: Bill Me Later, 2420 Sweet Home Road, Ste 150, Amherst, NY 14228-2244  
 514141180 +Annie Sez, POB 1003, Totowa, NJ 07511-1003  
 516554609 +BANK OF AMERICA, N.A., KML Law Group PC, Sentry Office Plaza,  
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 515294394 +Bank of America NA, c/o Kivitz, McKeever, Lee, PC, 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 515289042 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 514141187 +Bill Me Later, POB 105658, Atlanta, GA 30348-5658  
 514396799 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 516301186 +Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road,  
 Anaheim, CA 92806-5951  
 516301187 +Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road,  
 Anaheim, CA 92806, Carrington Mortgage Services, LLC, (servicing rights only) 92806-5951  
 514141189 Chase Auto Finance, POB 901706, Fort Worth, TX 76101  
 514141190 +Citibank, POB 9438, Gaithersburg, MD 20898-9438  
 514141191 +Citimortgage, POB 6243, Sioux Falls, SD 57117-6243  
 514141192 +Citizens Bank, 1 Citizens Dr., Riverside, RI 02915-3000  
 514141196 +DVDSBR-Comenity Bank, POB 182120, Columbus, OH 43218-2120  
 514141203 +Jason M. Towey, DC, LLC, 217 Philadelphia Ave., Egg Harbor City, NJ 08215-1330  
 514297207 +M & T Bank, Successor in interest to, Wilmington Trust Co., PO Box 1508,  
 Buffalo, NY 14240-1508  
 514141209 +Mohela-Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 514141212 +NJ Higher Education, POB 548, Trenton, NJ 08625-0548  
 514232598 +NJClass, PO Box 548, Trenton, NJ 08625-0548  
 514141215 +Regional Nephrology Assoc PA, 510 Jackson Ave, Northfield, NJ 08225-1631  
 514141219 +SMH Professional Services, 1100 Hector St. Ste. 102, Conshohocken, PA 19428-2374  
 514141211 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: NJ Division Of Taxation, POB 245, Trenton, NJ 08695)  
 514141217 +Saluda County Treasurer, 100 E Church St #5, Saluda, SC 29138-1499  
 514141221 +Taxmasters, POB 12933, Shawnee Mission, KS 66282  
 514141223 +Tweeter-GECRB, POB 965036, Orlando, FL 32896-5036  
 514141225 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
 (address filed with court: US Dept Of Education, POB 7202, Utica, NY 13504)  
 514141227 +Valley National Bank, POB 953, Wayne, NJ 07474-0953  
 514141228 +Wells Fargo Bank, POB 3117, Winston Salem, NC 27102-3117  
 514141229 +Wilmington Trust Co, 1100 N. Market St Rodney Sq N, Wilmington, DE 19809

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 11 2018 00:59:28 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 11 2018 00:59:23 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514334847 +E-mail/Text: bncmail@w-legal.com Oct 11 2018 00:59:39 ALTAIR OH XIII, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514141178 +EDI: RMSC.COM Oct 11 2018 04:13:00 Amazon-GECRB, POB 965015, Orlando, FL 32896-5015  
 514141179 +EDI: AMEREXPR.COM Oct 11 2018 04:13:00 American Express, POB 981537,  
 El Paso, TX 79998-1537  
 514141181 +EDI: WFNNB.COM Oct 11 2018 04:13:00 Avenue-Comenity Bank, POB 182789,  
 Columbus, OH 43218-2789  
 514141184 EDI: BANKAMER.COM Oct 11 2018 04:13:00 Bank of America, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 514141182 EDI: BANKAMER.COM Oct 11 2018 04:13:00 Bank of America, POB 982235,  
 El Paso, TX 79998-2235  
 514141183 +EDI: BANKAMER2.COM Oct 11 2018 04:13:00 Bank of America, 200 Tournament Drive,  
 Horsham, PA 19044-3606  
 514141185 +EDI: TSYS2.COM Oct 11 2018 04:13:00 Barclays Bank Delaware, POB 8803,  
 Wilmington, DE 19899-8803  
 514141186 +EDI: CAPITALONE.COM Oct 11 2018 04:13:00 Best Buy-Capital One, POB 30253,  
 Salt Lake City, UT 84130-0253  
 514141188 EDI: CHASE.COM Oct 11 2018 04:13:00 Chase, POB 15298, Wilmington, DE 19850-5298  
 514391161 +EDI: CITICORP.COM Oct 11 2018 04:13:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 514141193 +E-mail/Text: bankruptcy@culsllc.com Oct 11 2018 00:59:39 Credit Union Loan Source,  
 5020 Clark Howell Hwy., Atlanta, GA 30349-6064  
 514141195 EDI: DISCOVER.COM Oct 11 2018 04:13:00 Discover Financial Services, POB 15316,  
 Wilmington, DE 19850  
 514141194 +EDI: RCSDELL.COM Oct 11 2018 04:13:00 Dell-WebBank, POB 81607, Austin, TX 78708-1607  
 514141198 +EDI: BANKAMER.COM Oct 11 2018 04:13:00 FIA CSNA, POB 15026, Wilmington, DE 19850-5026  
 514407728 EDI: RMSC.COM Oct 11 2018 04:13:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 72

Date Rcvd: Oct 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514141199 +EDI: RMSC.COM Oct 11 2018 04:13:00 Gap-GECEB, POB 965005, Orlando, FL 32896-5005  
514141201 +EDI: HFC.COM Oct 11 2018 04:13:00 HSBC, POB 9068, Brandon, FL 33509-9068  
514141200 +EDI: CITICORP.COM Oct 11 2018 04:13:00 Home Depot, POB 6497, Sioux Falls, SD 57117-6497  
514141202 +EDI: IRS.COM Oct 11 2018 04:13:00 IRS, POB 7346, Philadelphia, PA 19101-7346  
514141204 +EDI: RMSC.COM Oct 11 2018 04:13:00 JCPenney-GECEB, POB 965005, Orlando, FL 32896-5005  
514141205 +EDI: CAUT.COM Oct 11 2018 04:13:00 JP Morgan Chase Bank, POB 901076, Fort Worth, TX 76101-2076  
514141206 +EDI: CBSKOHL.COM Oct 11 2018 04:13:00 Kohls-Capital One, POB 3115, Milwaukee, WI 53201-3115  
516462436 EDI: RESURGENT.COM Oct 11 2018 04:13:00 LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, C/O Resurgent Capital, P.O. Box 10587, Greenville, SC 29603-0587  
516462435 EDI: RESURGENT.COM Oct 11 2018 04:13:00 LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  
514141207 E-mail/Text: camanagement@mtb.com Oct 11 2018 00:58:53 M&T Bank, P.O. Box 900, Millsboro, DE 19966  
514141208 +EDI: TSYS2.COM Oct 11 2018 04:13:00 Macys-DSNB, POB 8218, Mason, OH 45040-8218  
514141210 +EDI: WFNNB.COM Oct 11 2018 04:13:00 New York & Company-Comenity Bank, POB 182789, Columbus, OH 43218-2789  
514141213 +EDI: RMSC.COM Oct 11 2018 04:13:00 Old Navy-GECEB, POB 965005, Orlando, FL 32896-5005  
514876063 +EDI: PRA.COM Oct 11 2018 04:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
514876064 EDI: PRA.COM Oct 11 2018 04:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
514408776 EDI: PRA.COM Oct 11 2018 04:13:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
514141214 +EDI: WFNNB.COM Oct 11 2018 04:13:00 Pottery Barn-Comenity Bank, POB 182789, Columbus, OH 43218-2789  
514141216 +EDI: NAVIENTFKASMSERV.COM Oct 11 2018 04:13:00 Sallie Mae, POB 9500, Wilkes Barre, PA 18773-9500  
514141218 +E-mail/Text: jboehler@shorememorial.org Oct 11 2018 01:00:42 Shore Medical Center, POB 217, Somers Point, NJ 08244-0217  
514141222 +EDI: WFNNB.COM Oct 11 2018 04:13:00 TREK-Comenity Bank, POB 182789, Columbus, OH 43218-2789  
514141220 +EDI: WTRRN BANK.COM Oct 11 2018 04:13:00 Target, POB 673, Minneapolis, MN 55440-0673  
514141197 EDI: USBANKARS.COM Oct 11 2018 04:13:00 Elan Financial Services, POB 108, Saint Louis, MO 63166  
514141226 +EDI: USAA.COM Oct 11 2018 04:13:00 USAA Federal Savings Bank, POB 33009, San Antonio, TX 78265-3009  
514141224 +EDI: CITICORP.COM Oct 11 2018 04:13:00 Universal Card-Citi, POB 6241, Sioux Falls, SD 57117-6241

TOTAL: 42

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514264818\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 72

Date Rcvd: Oct 10, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Scott M. Zauber on behalf of Debtor James A. Hagel, Jr. jwiesner@subranni.com,  
ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;dhoff@subranni.com  
Scott M. Zauber on behalf of Joint Debtor Dana C. Hagel jwiesner@subranni.com,  
ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;dhoff@subranni.com  
Thomas J Subranni on behalf of Debtor James A. Hagel, Jr. jwiesner@subranni.com,  
ecorma@subranni.com;dhoff@subranni.com;cwild@subranni.com;ecf@subranni.com  
Thomas J Subranni on behalf of Joint Debtor Dana C. Hagel jwiesner@subranni.com,  
ecorma@subranni.com;dhoff@subranni.com;cwild@subranni.com;ecf@subranni.com  
William S. Wolfson on behalf of Creditor BANK OF AMERICA, N.A. wwolfsonlaw@comcast.net,  
liza.wwolfsonlaw@comcast.net

TOTAL: 10